## APPENDIX

## Claims on Appeal

20. In a network system for marketing and selling goods and services which utilizes computerized remote customer communications facilities electronically connected to a computerized central communications facilities, the central communications facility having information relating to goods and services stored in a database, the improvement including:

means enabling a customer at a computerized remote facility to establish contact directly with the central computerized facility in order to search in a self-service mode in the database at the central computerized facility for information of interest;

computer means enabling said computerized central communications facility to transmit said information of interest to said computerized remote communications facility from said database in the form one of computer generated images, video, music, voice, data and audio;

computer means at said computerized remote communications facility adapted to enable a customer to view said computer generated transmission;

means enabling said customer while viewing to back up, skip, and jump to information of interest;

computing means at said computerized remote communications facility adapted to enable any portion of said computer generated transmission to be downloaded;

means enabling the computerized central communications facility and the computerized remote communications facility to initiate a transaction based on said computer generated transmission download;

means for periodically updating said computerized central communications facility to meet changing needs; and

means for downloading application software from the computerized central communications facility to the remote communications facility to ensure control and protocol compatibility resulting from said updating.

- 21. The system of claim 2 0 including means for linking the remote computerized facility with a plurality of competing central computerized facilities enabling a customer to connect with a second different central computerized facility after having been connected with a first central computerized facility offering competing goods and services.
- 22. The system of claim 20 wherein the services are financial.
- 23. The system of claim 20 wherein the services are real estate transactions.
- 24. The system of claim 20 including means adapted to enable a customer to browse to a higher information level to learn about goods and services at that level of knowledge.
- 25. The system of claim 20 including means for recording customer responses during use of the system to build a customer profile.

- 26. The system of claim 25 including means for using the customer's profile to determine information to be presented for him.
- 27. The system of claim 25 including means for periodically updating the customer profile
- 28. The system of claim 25 including means for providing commercials during a customer's request for additional information.
- 29. The system of claim 25 including means for recording a stopping point in the customer's last on-line presentation in case contact is resumed.